

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Josh Wagner  
Debtor

Case No. 16-04320-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db +Josh Wagner, 385 Wagner Hill Rd, Linden, PA 17744-8076  
4846045 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
4858143 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4846049 +Provident Funding Asso, 1235 N Dutton Ave Ste E, Santa Rosa, CA 95401-4666  
4846054 SUSQUEHANNA HEALTH, P.O.BOX 64058, Baltimore, MD 21264-4058  
4846051 +Santander Bank Na, Po Box 841002, Boston, MA 02284-1002  
4846050 Santander Bank Na, C/o Dovenmuehle Mortgage, Schaumburg, IL 60173  
4846052 +Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242  
4846053 Santander c/o Dovenmuehle Mortgage, Schaumburg, IL 60173  
4846055 +Webster Bank, 145 Bank St, Waterbury, CT 06702-2211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4846043 +EDI: AMEREXPR.COM Jan 23 2017 19:03:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
4846044 EDI: BANKAMER.COM Jan 23 2017 19:03:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
4846046 EDI: CAPITALONE.COM Jan 23 2017 19:03:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
4846048 EDI: USBANKARS.COM Jan 23 2017 19:03:00 Elan Financial Service, Po Box 108,  
Saint Louis, MO 63166

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4846047 Elan Finance  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2017 at the address(es) listed below:

Elliott B Weiss on behalf of Debtor Josh Wagner ebweiss@chilitech.net, ebw\_plg2@yahoo.com  
Jerome B Blank on behalf of Creditor Santander Bank, NA pamb@fedphe.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Joseph Angelo Dessoye on behalf of Creditor Santander Bank, NA pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Josh Wagner**  
\_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0399**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:16-bk-04320-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Josh Wagner

**By the  
court:**January 23, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**